

In re:  
Isobel Ramos  
Debtor

Case No. 16-15816-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 17, 2021

User: admin  
Form ID: 138NEW

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2021:

Recip ID	Recipient Name and Address
db	+ Isobel Ramos, 3303 Oakmont Street, Philadelphia, PA 19136-3510
13784503	+ ACS Education Services, PO Box 7052, Utica, NY 13504-7052
13875412	++ ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961 address filed with court., Navient Solutions, LLC on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
13784508	+ Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
13784511	+ Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
13784513	+ Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
13784515	+ KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13912751	+ Matteo S. Weiner, Esquire, US Bank National Association, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13828814	+ Office of UC Benefits Policy, Department of Labor & Industry, Office of Chief Counsel, 651 boas Street, 10th Floor, Harrisburg, PA 17121-0751
13784518	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
13784521	+ PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
13784522	+ Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661-3631
13784523	+ Usa Funds/sallie Mae Servicing, CBE Group, PO Box 900, Waterloo, IA 50704-0900

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 18 2021 03:38:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 18 2021 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 18 2021 03:38:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14125855	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Mar 18 2021 03:37:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
13781675	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Mar 18 2021 03:05:52	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
13784506	Email/Text: megan.harper@phila.gov	Mar 18 2021 03:38:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
13784507	Email/Text: megan.harper@phila.gov	Mar 18 2021 03:38:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
13800574	+ Email/Text: megan.harper@phila.gov	Mar 18 2021 03:38:00	CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA

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13784504	+ Email/Text: ecf@ccplaw.com	Mar 18 2021 03:37:00	19102-1640 Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
13784509	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Mar 18 2021 03:37:00	Commonwealth of PA, UC Benefits Overpayment Section, 501 Labor and Industry Building, 7th and Foster Streets, Harrisburg, PA 17121
13784510	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Mar 18 2021 03:37:00	Commonwealth of PA, UC Benefits Overpayment Section, Claimant Services, PO Box 67503, Harrisburg, PA 17106-9894
13784512	+ Email/Text: bknotice@ercbpo.com	Mar 18 2021 03:38:00	ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
13784514	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 18 2021 03:37:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
13784516	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 18 2021 02:53:21	LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
13779984	Email/PDF: resurgentbknotifications@resurgent.com	Mar 18 2021 02:41:42	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13784517	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 18 2021 03:38:00	Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
13795731	+ Email/Text: bankruptcygroup@peco-energy.com	Mar 18 2021 03:37:00	PECO Energy Company, Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
13784519	+ Email/Text: blegal@phfa.org	Mar 18 2021 03:38:00	Pa Housing Finance Age, PO Box 8029, Harrisburg, PA 17105-8029
13784520	Email/Text: bankruptcygroup@peco-energy.com	Mar 18 2021 03:37:00	Peco Energy, 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13784505	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2021 at the address(es) listed below:

Name	Email Address
LEON P. HALLER	on behalf of Creditor U.S. Bank National Association as Trustee for The Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com
MATTEO SAMUEL WEINER	on behalf of Creditor U.S BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com
MICHAEL A. CATALDO2	on behalf of Plaintiff Isobel Ramos ecf@ccpclaw.com igotnotices@ccpclaw.com
MICHAEL A. CATALDO2	on behalf of Debtor Isobel Ramos ecf@ccpclaw.com igotnotices@ccpclaw.com
MICHAEL A. CIBIK2	on behalf of Debtor Isobel Ramos ecf@ccpclaw.com igotnotices@ccpclaw.com
POLLY A. LANGDON	on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Isobel Ramos

Debtor(s)

Bankruptcy No: 16-15816-amc

Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 3/17/21